

Claims:

1. A method of selling a health related product or service via the Internet, comprising:

providing a service provider system with a web server that has a database, the service provider system having members that purchase health related products and services through the service provider system;

enrolling applicants in the service provider system as members;

recording within a computer memory points awarded to a member for purchases, (i) made by the member itself through the service provider system, (ii) made by members who were referred to the service provider system by the member, and (iii) made by members who were referred to the service provider system by members in (ii);

assigning a member identifier to each member and recording the member identifier in a computer memory;

receiving at the service provider system, from a member purchasing a product or service, a request message that contains a requested product or service item identifier and a member identifier; and

transmitting by the service provider system to a supplier of the requested product or service, a request for the product or service.

2. The method of claim 1, wherein at least a portion of the points are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

3. The method of claim 1, wherein points awarded to a member have a cap in number or value.

4. The method of claim 1, wherein the number of points awarded to a member of purchases made under (ii) or (iii) is capped in number or value.

5. The method of claim 1, wherein the number points awarded from members under (ii) and (iii) for a member under (i) is capped in number of value.
6. The method of claim 1, wherein when the member purchasing the product is a member identified in (i) of claim 1, then the request message includes the member identifier of the member.
7. The method of claim 1, wherein when the member purchasing the product is a member identified in (ii) of claim 1, then the request message includes member identifiers of those members identified in (i) of claim 43.
8. The method of claim 1, wherein when the member purchasing the product is a member identified in (iii) of claim 1, then the request message includes member identifiers of those members identified in (ii) and (i) of claim 43.
9. The method of claim 1, wherein the points are awarded at least in part based on a selling price of the purchased product or service.
10. The method of claim 1, wherein the points are awarded electronically and stored in a database for use for subsequent purchases.
11. The method of claim 1, further comprising:  
transmitting a business agreement which specifies the terms for referring customers to the service provider system.
12. The method of claim 1, wherein the service provider system includes a database, the database including information about health related health products and services, the database configured to track points awarded by the service provider system to its members for purchases made through the service provider system.
13. The method of claim 1, wherein the points are utilized by members for future purchases of products or services through the service provider system.

14. The method of claim 1, wherein at least a portion of the points are utilized by members for application to a health savings account or a similarly approved account.

15. The method of claim 1, wherein at least a portion of the points utilized by members for application to the health savings account or a similarly approved account are not treated as taxable income for federal income tax purposes at they time they are awarded or used.

16. The method of claim 1, wherein at least a portion of the points are utilized members to offset costs associated with a health savings account or a similarly approved account.

17. The method of claim 16, wherein at least a portion of the points utilized by members to offset costs associated with the health savings account or a similarly approved account are not treated as taxable income for federal income tax purposes at they time they are awarded or used.

18. The method of claim 1, wherein at least a portion of the points are utilized by members for application to a health savings security account or a similarly approved account.

19. The method of claim 18, wherein at least a portion of the points utilized by members for application to the health savings security account or a similarly approved account are not treated as taxable income for federal income tax purposes at they time they are awarded or used.

20. The method of claim 1, wherein at least a portion of the points are utilized by members to offset costs associated with a health savings security account or a similarly approved account.

21. The method of claim 20, wherein at least a portion of the points utilized by members to offset costs associated with the health savings security

account or a similarly approved account are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

22. The method of claim 1, wherein the points are transferable only by a member to an exempt organization for use in fulfilling its exempt purpose.

23. The method of claim 1, wherein the points can not be converted to cash or a cash equivalent.

24. The method of claim 1, wherein the points have a limited life.

25. The method of claim 1, wherein the points have a life of no more than 24 months.

26. The method of claim 1, wherein the points can only be used as a discount on future purchases of products or services through the service provider system by the member who earned them.

27. The method of claim 1, wherein the products are selected from vitamins or nutritional supplements, energy/protein bars, health food products, weight loss products, non-prescription drugs, prescription drugs, contact lenses and associated supplies, dermatology/skin care products, oral care products, fitness products, fitness clubs, health books, health and fitness magazines, health insurance, wellness insurance, disability insurance, dental insurance, pet insurance, allergy and asthma products, diabetes products addiction treatment and rehabilitation treatment centers, athletic clothing and gear, therapeutic and chiropractic products, pet care and medication products, and exercise equipment.

28. The method of claim 1, wherein the services are health savings accounts or a similarly approved account.

29. The method of claim 1, wherein the services are health savings security accounts or a similarly approved account.

30. The method of claim 1, wherein the services are banking services.

31. The method of claim 1, wherein the services are insurance services.

32. The method of claim 1, wherein the services from a medical information website.

33. The method of claim 1, wherein the services are physician and hospital rating guides.

34. The method of claim 1, wherein the services are preventative car and /wellness services.

35. The method of claim 1, wherein the services are a nurse hotline.

36. The method of claim 1, wherein the services are health network charitable foundation services.

37. The method of claim 1, wherein the service provider system enables a member to transfer points to a charitable fund.

38. The method of claim 1, wherein the service provider system enables a member to transfer points to another member.

39. The method of claim 1, wherein the service provider system includes a browsable catalog of products and services.

40. The method of claim 1, further comprising:  
assigning to a member a debit or credit card a debit or credit cards for selected members for purchases through the service provider system.

41. The method of claim 40, wherein the service provider system receives a portion of a debit or credit card fee associated with using the debit or credit card for purchases made through the service provider system.

42. A method of brokering health care insurance plan via the Internet, comprising:

providing a service provider system with a web server that has a health care insurance plan database, the service provider system having members that purchase health care insurance plan through the service provider system;

enrolling applicants in the service provider system as members;

assigning to a member a member identifier that is stored in a computer memory;

recording within a computer memory points awarded to a member for purchases, (i) made by the member itself through the service provider system, (ii) made by members who were referred to the service provider system by the member, and (iii) made by members who were referred to the service provider system by members in (ii), wherein a member can utilize points awarded under (i) to offset the costs associated with a health care insurance plan through the service provider system;

receiving at the service provider system, from a member purchasing a health care insurance plan, a request message that contains a requested health care insurance plan identifier and a purchasing member identifier; and

transmitting by the service provider system to a supplier of the health care insurance plan, a request for approval of the member for the health care insurance plan.

43. The method of claim 42, wherein at least a portion of the points are not treated as taxable income for federal income tax purposes at the time they are awarded or used.

44. A method of brokering health care insurance plan via the Internet, comprising:

providing a service provider system with a web server that has a database of health care products, services and health care insurance plan database, the service provider system having members that purchase health care products, services and plans through the service provider system, at least a portion of the health care insurance plan being defined health care insurance plan that are at least partially funded by tax-free dollars;

enrolling applicants in the service provider system as members;

assigning to a member a member identifier that is stored in a computer memory;

receiving from a member at the service provider system after the member has become enrolled in the service provider system a request for information on one or more health care insurance plan;

selecting a health care insurance plan by the member through the service provider system; and

transmitting by the service provider system to a supplier of the health care insurance plan, a request for approval of the member for the health care insurance plan selected by the member.

45. The method of claim 44, wherein at least a portion of the defined health care insurance plan are funded by employer's contributions.

46. The method of claim 44, wherein at least a portion of the defined health care insurance plan are funded by points awarded by the service provider system to a member for purchases made by that member through the service provider system.

47. The method of claim 44, wherein at least a portion of health care insurance plan have costs, at least a portion of the costs being payable with points awarded by the service provider system to a member for purchases made by that member through the service provider system.

48. The method of claim 47, wherein points applied to the costs of a health care insurance plan in one year that are not used in that one year can be rolled over for application of costs of the health care insurance plan in subsequent years.

49. The method of claim 87.1, further comprising:  
recording within a computer memory points awarded to members for purchases, (i) made by the member itself through the service provider system, (ii)

made by members who were referred to the service provider system by the member, and (iii) made by members who were referred to the service provider system by members in (ii).

50. The method of claim 49, wherein at least a portion of the points are not treated as taxable income for federal income tax purposes at they time they are awarded or used.

51. A method of brokering health care insurance plan via the Internet, comprising:

providing a service provider system with a web server that has a database of health care products, services and health care insurance plan database, the service provider system having members that purchase health care products, services and plans through the service provider system;

enrolling applicants in the service provider system as members;

receiving from members at the service provider system requests for information on one or more health care insurance plan;

selecting health care insurance plan by members through the service provider system, at least a portion of the health care insurance plan being defined health care insurance plan that are least partially funded by tax-free dollars;

aggregating a plurality of different purchases by members of health care insurance plans to effect a decreased cost of at least a portion of the health care insurance plan; and

transmitting by the service provider system to suppliers of the health care insurance plan requests for approval of the members for the health care insurance plan selected by the members.

52. The method of claim 51, wherein at least a portion of the defined health care insurance plan are funded by employer's contributions.



53. The method of claim 51, wherein at least a portion of the defined health care insurance plan are funded by points awarded by the service provider system to a member for purchases made by that member through the service provider system.

54 The method of claim 51, wherein at least a portion of health care insurance plan have co-payments payable by points awarded by the service provider system to a member for purchases made that member through the service provider system.

55. The method of claim 51, further comprising:  
recording within a computer memory points awarded to members for purchases, (i) made by the member itself through the service provider system, (ii) made by members who were referred to the service provider system by the member, and (iii) made by members who were referred to the service provider system by members in (ii).

56. The method of claim 55, wherein at least a portion of the points are not treated as taxable income for federal income tax purposes at they time they are awarded or used.

57. A method of brokering health care insurance plan via the Internet, comprising:

providing a service provider system with a web server that has a database of health care products, services and a health care insurance plan database, the service provider system having members that purchase health care products, services and plans as a community through the service provider system;

enrolling applicants in the service provider system as members;

assigning to a member a member identifier that is stored in a computer memory;

receiving from a member at the service provider system after the member has become enrolled in the service provider system a request for information on one or more health care insurance plan;

selecting a health care insurance plan by the member through the service provider system;

transmitting by the service provider system to a supplier of the health care insurance plan, a request for approval of the member for the health care insurance plan selected by the member; and

purchasing the health care insurance plan through the service provider system.